

Exhibit 4

REDACTION KEY

- A. CLASSIFIED FBI INFORMATION RE-REVIEWED PURSUANT TO EXECUTIVE ORDER 14040.
- C-1. INFORMATION OBTAINED FROM FOREIGN GOVERNMENT(S) AND WITHHELD AT THE DIRECTION OF ANOTHER U.S. GOVERNMENT AGENCY OR DEPARTMENT PENDING ONGOING CONSULTATION.
- C-2. INFORMATION OBTAINED FROM FOREIGN GOVERNMENT(S) AND WITHHELD AT THAT GOVERNMENT'S DIRECTION FOLLOWING CONSULTATION IN ACCORDANCE WITH EXECUTIVE ORDER 14040.
- D. INFORMATION FOR WHICH JUDICIAL AUTHORIZATION TO RELEASE IS REQUIRED. INFORMATION FOR WHICH JUDICIAL AUTHORIZATION IS OBTAINED WILL BE RELEASED.
- F. ADMINISTRATIVELY DESIGNATED FBI FILE AND/OR SERIAL NUMBERS OR HANDLING INFORMATION.
- G. SENSITIVE LAW ENFORCEMENT INFORMATION WITHHELD PURSUANT TO THE LAW ENFORCEMENT PRIVILEGE.
- J-1. SECTION 102A(i)(1) OF THE NATIONAL SECURITY ACT OF 1947, AS AMENDED BY THE INTELLIGENCE REFORM AND TERRORISM PREVENTION ACT OF 2004, 50 U.S.C. § 3024(i)(1).
- J-2. INFORMATION PROTECTED FROM DISCLOSURE BY THE BANK SECRECY ACT (BSA) AND THE U.S. DEPARTMENT OF THE TREASURY REGULATIONS IMPLEMENTING THE BSA. SEE 31 C.F.R. § 5311 ET SEQ; 31 C.F.R. CHAPTER X.
- J-3. INFORMATION DETERMINED BY ANOTHER DEPARTMENT OR AGENCY TO BE PROTECTED FROM DISCLOSURE PURSUANT TO 8 U.S.C. § 1202(f).
- O-1. INFORMATION WITHHELD AT THE DIRECTION OF ANOTHER U.S. GOVERNMENT AGENCY OR DEPARTMENT.
- P. INFORMATION RESTRICTED FROM PUBLIC RELEASE UNDER THE PRIVACY ACT OF 1974. SUCH INFORMATION WILL BE PRODUCED IN MDL 03-1570 (S.D.N.Y.) PURSUANT TO THE PRIVACY ACT PROTECTIVE ORDER ENTERED IN THAT CASE.
- P-1. INFORMATION SUCH AS SOCIAL SECURITY NUMBERS, DATES OF BIRTH, AND OTHER SENSITIVE PERSONAL INFORMATION.
- S. NAMES AND OTHER PERSONAL IDENTIFYING INFORMATION OF LAW ENFORCEMENT PERSONNEL.

NOTE: Classification markings (classification banners and portion markings) are redacted without a code throughout the release.

(Rev. 08-28-2000)

FEDERAL BUREAU OF INVESTIGATION

Precedence: IMMEDIATE**Date:** 09/29/2001**To:** Investigative Services**Attn:** SIOC,

(G)

From: San Diego

(G)

Contact: SA

(S)

Approved By:

(S)

Drafted By:**Case ID #:**

(F)

Title: PENTTBOMB;
MC 182

Synopsis: Request coverage of leads to obtain foreign-based bank account information for the individual(s) who: (1) originated twenty-one wire transfers into the account of Omar Ahmed Al-Bayoumi; (2) originated seven automated clearing house (ACH) payments into Al-Bayoumi's and Manal A. Bagader's accounts; (3) wrote four checks deposited into Al-Bayoumi's account; (4) received three wire transfers from account of Bagader; and (5) originated one wire transfer into the account of (G).

Further, request coverage of leads to obtain foreign-based bank/credit card account information for the following accounts: (6) Al-Bayoumi - Saudi American Bank accounts# (P-1) and (P-1); (7) Al-Bayoumi - Lloyds TSB account# (P-1) sort code (P-1) (8) Al-Bayoumi - Credit Populaire D'Algerie account# (P-1); (9) Al-Bayoumi - Barclay's account# (P-1); (10) Al-Bayoumi - Saudi American Bank card (P-1); and (11) (P) - National Commercial Bank account number (P-1).

Requested investigation will include contact with banks located in Saudi Arabia, Canada, United Kingdom, Algeria and Dubai.

Enclosures: For SIOC, (G) copies of the following items:

(1) Eighteen foreign-originated wire transfers made into Bank of America (BoFA) account of Al-Bayoumi, account# (P-1)

(2) Seven foreign-originated ACH transfers made into Al-Bayoumi's and Bagader's BoFA accounts;

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(3) Four checks, drawn on foreign bank accounts, deposited into Al-Bayoumi's and Bagader's BofA accounts;

(4) Three wire transfers sent from the BofA account of Bagader, account# (P-1) to accounts located at foreign banks;

(5) One foreign-originated wire transfer made into Union Bank of California (UBC) account of (G) account# (P-1); and

(6) Listing of Al-Bayoumi accounts identified by New Scotland Yard investigation.

Details:

Background:

San Diego is investigating hijackers Nawaf Alhazmi and Khalid Al-Mihdar (hereinafter hijackers), and their affiliations, financial and otherwise, to various individuals in the San Diego area. Thus far, (D)

(D). Investigation continues to develop further leads with respect to others who may have been involved and/or had knowledge of the terrorist attacks perpetrated on 09/11/2001.

Omar Ahmed Al-Bayoumi
Manal A. Bagader

Review of subpoenaed bank records for the Bank of America accounts of Al-Bayoumi, account# (P-1) and his wife, Bagader, account# (P-1) has identified multiple, large-dollar deposit/withdrawal activity which requires further investigation of foreign-based bank accounts to determine the "true" source(s) of the funds. It is believed that, among others, Al-Bayoumi and Bagader were financial conduits through which the UBL organization provided financial assistance to the hijackers while they were residing in San Diego. The volume and dollar amount of the activity in/out of Al-Bayoumi's/Bagader's accounts are not supported by identifiable sources of income. Investigation has determined that both Al-Bayoumi and Bagader were unemployed at the time of their residence in San Diego between 1999-2001.

For information, Al-Bayoumi was recently detained and questioned by New Scotland Yard in London, England. When questioned about his finances, Al-Bayoumi was vague and evasive. He was uncooperative when asked to provide information regarding the source(s) of monies transferred into his BofA account.

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With respect to Al-Bayoumi and Bagader, San Diego requests that the (G) obtain foreign-based bank account information for the individuals/accounts affiliated with the below listed transactions:

(1) Twenty-One wire transfers (W/T) made into Al-Bayoumi's BofA account# (P-1)

<u>Date</u>	<u>Amount</u>	<u>Originator/Bank</u>
09/01/1998	\$ 1,185	Omar Al-Bayoumi/United Saudi Bank
09/14/1998	2,000	(P) GCNRUHCD; SAMBA RBG
09/28/1998	1,185	Omar Al-Bayoumi/United Saudi Bank
10/26/1998	1,185	Omar Al-Bayoumi/United Saudi Bank
12/01/1998	1,185	Omar Al-Bayoumi/United Saudi Bank
01/07/1999	1,185	Omar Al-Bayoumi/United Saudi Bank
02/16/1999	9,985	Omar Al-Bayoumi/United Saudi Bank
02/17/1999	20,000	*Unknown
02/18/1999	1,185	Omar Al-Bayoumi/United Saudi Bank
03/02/1999	1,185	*Unknown
05/04/1999	1,185	Omar Al-Bayoumi/United Saudi Bank
05/24/1999	2,000	**Soliman A. Elay/Citibank Washington
06/03/1999	1,185	Omar Al-Bayoumi/United Saudi Bank
07/06/1999	1,180	Omar Al-Bayoumi/United Saudi Bank
09/23/1999	9,995	Omar Al-Bayoumi/Saudi American Bank
11/04/1999	190	(P) UAE/Dubai Islamic Bank
11/09/1999	3,031	(P) Saudi American Bank
02/09/2000	4,985	(P) /Al Rajhi Banking & Investment Corp.
12/26/2000	2,898	(P) /NCB Head Office
04/10/2001	12,985	*Unknown
04/17/2001	5,314	(P) /Al Rajhi Banking & Investment Corp.

Addresses for the above listed originating banks are contained within the enclosed wire transfer documents.

*To date, Bank of America has been unable to locate any supporting documents for these transactions. San Diego requests that the (G) query the Saudi Arabian banks for any records relating to these wire transfers.

** A complete accounting of this 05/24/1999 transaction will also be requested by San Diego from Citibank in Washington, DC.

(2) Seven ACH payments made into Al-Bayoumi's and Bagader's BofA accounts# (P-1) and (P-1) respectively. Although identified on their bank statements as EDI (Electronic Data Interchange)

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deposits, San Diego has been informed by the third-party correspondent bank which cleared the transfers, Citibank, that the transactions are actually ACH payments made into Al-Bayoumi's and Bagader's accounts. San Diego has also requested Citibank to obtain as much information as possible regarding these transactions and the source(s) thereof.

ACH payments to Al-Bayoumi:

<u>Date</u>	<u>Amount</u>	<u>Originator/Bank</u>
02/01/2000	\$10,000	Unknown/Saudi American Banking Association (SAMBA)
03/07/2000	12,000	Unknown/SAMBA
09/06/2000	2,659	Unknown/SAMBA
09/12/2000	13,297	Unknown/SAMBA
02/13/2001	15,000	Unknown/SAMBA

ACH payments to Bagader:

<u>Date</u>	<u>Amount</u>	<u>Originator/Bank</u>
03/23/2000	\$ 1,500	Unknown/SAMBA
12/06/2000	1,500	Unknown/SAMBA

(3) Four checks deposited into BofA accounts of Al-Bayoumi and Bagader.

Checks paid to Al-Bayoumi:

<u>Date</u>	<u>Chk#</u>	<u>Amount</u>	<u>Drawee/Originator Bank</u>
09/07/1998	484455	\$ 1,000	Riyad Bank
05/28/2000	245404997	13,318	Saudi American Bank

Checks paid to Bagader:

<u>Date</u>	<u>Chk#</u>	<u>Amount</u>	<u>Drawee/Originator Bank</u>
12/01/1999	25346245	\$ 1,600	Royal Bank of Canada
05/24/2001	01409222	2,000	Lloyds TSB

(4) Three wire transfers originated from BofA account of Bagader and sent to accounts at foreign banks:

<u>Date</u>	<u>Amount</u>	<u>Recipient/Bank</u>
10/18/1999	\$ 1,400	(P) Royal Bank
12/14/1999	2,016	(P) Arab Bank PLC

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03/13/2000 1,016 (P) Arabi Bank BLC

(G)

On 09/17/2001, (G) advised that, on or around 04/17/2000, he unwittingly allowed his UBC account# (G) to be used to facilitate a wire transfer of approximately \$5,000 (\$4,980.50 after fees) to hijacker Nawaf Alhazmi. (G)

(G)

San Diego requests that the (G) obtain account information specific to the originator of the below listed wire transfer. This information could provide important leads as to the financing source(s) used by the hijackers.

(5) One wire transfer made into (G) UBC account#

(G)

<u>Date</u>	<u>Amount</u>	<u>Originator/Bank</u>
(G)		

(G)

Other Accounts - Al-Bayoumi

Investigation by New Scotland Yard in London, England regarding Al-Bayoumi identified the below listed accounts in his name. San Diego requests the (G) to obtain detailed information for each account.

- (6) Saudi American Bank
 Jeddah, Saudi Arabia
 Accounts# (P-1) and (P-1)
- (7) Lloyds TSB
 United Kingdom
 Account# (P-1), sort code (P-1);
- (8) Credit Populaire D'Algerie
 Account# (P-1);
- (9) Barclays
 Account# (P-1); and
- (10) Saudi American Bank
 Card (P-1);

(P)

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Investigation has determined that (P) (currently (G)) (G), a (P) was an associate of hijackers Nawaf Alhazmi and possibly Wail Al-Shehri. (P) was last heard from on 09/11/2001. SD's investigation has identified the below listed account for (P) San Diego requests the (G) to obtain detailed information regarding this account.

(11) National Commercial Bank BR 120
 Jeddah, Saudi Arabia
 Account# (P-1)

Available Identifying Data

Name: Omar Ahmed Al-Bayoumi
 Date of Birth: (P-1)
 Place of Birth: Saudi Arabia
 Social Security Account Number: (P-1)
 Passport#: (P-1)

Name: Manal A. Bagader
 Date of Birth: (P-1)
 Place of Birth: (P-1)
 Social Security Account Number: (P-1)

Name: (G)
 Date of Birth: (P-1)

Name: (P)
 Date of Birth: (P-1)
 Social Security Account Number: (P-1)
 Passport#: (P-1)

San Diego appreciates the assistance of the (G) in this matter.
 Any questions should be directed to SA (S) at (S).
LEAD(s) :

Set Lead 1:

INVESTIGATIVE SERVICES

AT WASHINGTON, DC

Will obtain foreign-based bank/credit card account information as detailed in this communication.

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